



Leading the Way for Maine Retirees

MAR DENTAL OPEN ENROLLMENT NOW THROUGH JANUARY 31, 2022



Good oral health at all ages is important. Even if you have dentures and/or have certain medical conditions, dental health is critical to whole-person health to detect oral cancer early, find infections and prevent gum disease. You have a choice for two different option plans.

NOTE: if you already have one of these plans and do not want to make any change(s), you will be automatically re-enrolled in the same plan for Feb. 1, 2022 – Jan. 31, 2023

LOW OPTION PLAN	HIGH OPTION PLAN
\$750 <u>No increase</u> to Maximum Benefits Amount remains at \$750 for policy year	\$1,250 <u>Ongoing</u> Maximum Benefits Maximum Benefits increase \$100 each policy year subject to receiving preventative services
POLICY YEAR DEDUCTIBLE	POLICY YEAR DEDUCTIBLE
\$50 Individual \$150 Family	\$50 Individual \$150 Family
BENEFIT HIGHLIGHTS	BENEFIT HIGHLIGHTS
Class I – Diagnostic & Preventive Class II – Basic Restorative Class III – Major Restorative	Class I – Diagnostic & Preventive Class II – Basic Restorative Class III – Major Restorative
MONTHLY RATES	MONTHLY RATES
\$39.85 One Person \$72.61 Two Person \$114.33 Three or More Persons	\$53.07 One Person \$96.70 Two Person \$152.27 Three or More Persons

The costs for monthly dental premiums will remain the same for the next dental plan year from February 1, 2022 – January 31, 2023. The monthly dental premium is deducted from your MainePERS pension.

WAITING PERIODS

There is no waiting period for Class 1 services. If you had comprehensive dental coverage within the last twelve months, there is also no waiting period for Class II and III services. If you had no dental coverage, then a six month waiting period is applicable for Class II and III services only.

When you enroll in either the Low Option or High Option Plan, you are automatically eligible for Cigna's Healthy Rewards Program which provides discounts for vision, hearing aids, food delivery, etc. You can find more about Healthy Rewards at <https://ajg.cignatrustedadvisor.com/value-added-programs/healthy-rewards-program.html>

OHIP PROGRAM

Also, Cigna has a dental Oral Health Integration Program (OHIP). This program is for members who have medical conditions such as diabetes, heart disease, rheumatoid arthritis, stroke and so forth who may need enhanced dental coverage. There is no additional cost for OHIP. For more information on OHIP go to <https://www.cigna.com/individuals-families/member-resources/oral-health-integration-program>

MAR Update - Fall 2021

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9:00 am to 4:00 pm
Monday-Thursday

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mar@maineretirees.org

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www.maineretirees.org

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TOTAL MAR MEMBERSHIP 13,536
DENTAL PARTICIPANTS 4,875

(cont. from pg. 1)

OPEN ENROLLMENT:

MAR's annual open enrollment period is held now through January 31, 2022 for a February 1, 2022 effective coverage date.

NOTE: If you already have CIGNA Dental with MAR, you will automatically be enrolled in the same plan for Feb. 1, 2022 - Jan. 31, 2023 unless you notify MAR to change to a different plan. You may also make changes such as adding or dropping dependents or canceling dental coverage.

Enrollment/plan changes require you to complete/return to MAR a Dental Enrollment/Change Form which you can obtain by contacting MAR. If you want to cancel your plan, you must make your request in writing before January 31, 2022. After January 31st, you cannot cancel coverage or make any other plan change without a "Qualifying Event." You are enrolled in a group dental plan and enrollment is for the full plan year.

QUALIFYING EVENT(S):

A birth, death, adoption, change in employment status, change in dependent's employment status, divorce, marriage, loss of COBRA coverage and loss of other dental insurance coverage. You have 60 days from the date of the Qualifying Event to notify MAR at (207) 582-1960 or 1(800) 535-6555, email: MAR@maineretirees.org. You may also stop by MAR's business office at 280 Maine Avenue, Farmingdale, ME. Office hours are Monday - Thursday from 9:00am - 4:00pm.

Remember you can receive services from either In-Network or Non-Network dentists and Cigna Dental will pay as billed for the services up to the plan year maximum. If you receive services from a Non-Network dentist, MAR urges you to ask your dentist to join Cigna's dental network.

UPDATE ON THE 40 YEAR MAR BIRTHDAY CELEBRATIONS

The Maine Association of Retirees, Inc. (MAR) completed the 2021 Fall Regional Meetings which celebrated MAR's 40 years of operations. MAR held five Regional Meetings and four Informational Meetings across the State of Maine where over one hundred and eighty members enjoyed reconnecting and reminiscing with multiple drawings and prizes.

The five keynote speakers (Becky Hayes Boober, Wendy Rose, Rev. Ruth Merriam, Betsy Fitzgerald and Tim Vernon) provided members with outstanding insights on their journeys from full employment to retirement. In each presentation, the keynote speaker expressed the joy of being able to follow their interests into a variety of activities.

At the events, MAR provided attendees written materials on the Group Health Insurance Plans, Dental Plans, Oral Health Integration Program, MAR's future goals and a booklet with the member accomplishments. If any member would like a copy of any of these documents, please contact the MAR Office at (207) 582-1960 or email your request to mar@maineretirees.org.

Along with the celebration, Regional Directors and Alternate Directors were elected. They are as follows:

REGION	DIRECTOR & ALTERNATE	CONTACT INFO
I	Clayton Belanger Regional Director	P.O. Box 346 Van Buren, ME 04785 (207) 868-0920 cbelanger1745@gmail.com
	Terry Sandusky Alternate	P.O. Box 405 Mapleton, ME 04757 (207) 764-4916 maineshutterbug@roadrunner.com
II	Marie Snowman Baker Regional Director	20 Margaret Lane Holden, ME 04429 (813) 716-4402 msbakernowman@gmail.com
	Fran Day Alternate	82 Forest Avenue Bangor, ME 04401 (207) 949-1141 grannyfran65@gmail.com
III	Garry Hinkley Regional Director	P.O. Box 238 Manchester, ME 04351 (207) 441-1627 grhinkley@gmail.com
	Maureen Brochu Alternate	130 Leavitt Road Augusta, ME 04330 (207) 629-5073 rbrochu2@roadrunner.com
IV	Arthur Allard Regional Director	15 Wildwood Drive Lewiston, ME 04240 (207) 784-5367 allard@roadrunner.com
	Charles Berube Alternate	123 Second Street Auburn, ME 04210 (207) 782-5616 chuckberube@myfairpoint.net
V	Robert Powers Regional Director	15 Pleasant Street East Waterboro, ME 04030 (207) 247-5566 robert.e.powers@outlook.com
	John Lancaster Alternate	8 Emerson Drive Saco, ME 04072 (207) 286-9173 john.lancaster@myfairpoint.net

In addition, MAR thanks the following businesses who provided donations for the drawings and prizes.

- Bangor Flora** - 332 Harlow Street, Bangor, ME 04401
- Dolly's Restaurant** - 17 US Rt 1, Frenchville, ME 04745
- Governor's Restaurant** - 963 Stillwater Ave, Old Town, ME 04468
- Maine Celtics** - 550 Forest Ave, Suite 102, Portland, ME 04101
- Maine Mariners** - 94 Free Street, Portland, ME 04101
- Mainely Mexican** - 6 State Street, Presque Isle, ME 04769
- Pat's Pizza** - 11 Mill Street, Orono, ME 04473
- Portland Sea Dogs** - 271 Park Avenue, Portland, ME 04102
- Salmon Falls Country Club**
- River Tap & Grill** - 52 Golf Course Ln, Hollis, ME 04042

When you visit these businesses, thank them for their support of public service retirees.

LEGISLATIVE UPDATE

Although the Maine Legislature is not in session, MAR continues to evaluate the impact of current laws and policies on Maine Public Service Retirees.

MAR has developed a white paper, “Maine Association of Retiree, Inc. and the Challenges of Retirement”, which provides the chronology of the Maine Public Employees Retirement System (MainePERS), the Group Health Plans, State and Federal Income Tax Laws and federal Social Security as it relates to MainePERS retirees.

From this information, MAR has established areas to continue to evaluate and advocate for changes. These areas are:

MainePERS Cost of Living Adjustment;
Group Health Plans;
Pension Reductions/Taxes;
MainePERS Board of Trustees;
and Federal Social Security Windfall Elimination Provision and Government Pension Offset.

Anyone who would like a copy of the white paper, “Maine Association of Retiree, Inc. and the Challenges of Retirement”, or would like to become active in the MAR Legislative Committee, please contact the MAR Office at 280 Maine Avenue, Farmingdale, (207) 582-1960 or mar@maineretirees.org.

MEDICAL INSURANCE NEWS

Annual Medicare Open Enrollment is held October 15th through December 7, 2021 for persons who decide to purchase individual Original Medicare or an Advantage Plan. Marketing materials from a number of insurance companies such as Martin’s Point, United HealthCare, Humana, etc. are mailed to people who are age 65 and over. You can ignore these mailers. As a public service retiree, you have medical and drug insurance coverage under one of the following group plans – State-Aetna Medicare Advantage; Educators-Anthem Medicare PPO; Municipal-Anthem Retiree Group Companion Plan.

NOTE: If you chose not to have medical insurance for yourself and/or a dependent under a group plan, then during Medicare Open Enrollment you can make changes to your individual health coverage plan.

STATE RETIREES ONLY: There will be benefit enhancements which will take effect on the Aetna Medicare Advantage Plan beginning January 1, 2022. You will receive further information from Aetna prior to January 1st.

DID YOU KNOW..

Americans typically refer to this time of year as “fall,” while the British use the word “autumn.” Both terms date back to the 16th century but before that it was called “harvest”.

NEW MAINE COVID-19 DISASTER RELIEF PAYMENTS

On July 1, 2021, Governor Mills signed a supplemental budget including \$149.8 million for Covid Disaster Relief Payments to most Maine workers who worked during the pandemic for up to \$300.

To qualify for the Maine Covid-19 Disaster Relief Payment, you must have:

- Filed a Maine individual income tax return as a full-year resident for the 2020 tax year by October 31, 2021;
- Federal adjusted gross income for the 2020 tax year that is less than:
 - \$150,000 if married filing a joint return or a qualifying widow or widower;
 - \$112,500 if filing as head of household; or
 - \$75,000 if single or married filing separately;
- Received wages, salaries, tips, or other taxable employee pay during the 2020 tax year;
- Not been claimed as a dependent on another taxpayer’s income tax return for the 2020 tax year.

The payments are currently scheduled to start being mailed out by November 1, 2021 but it is important to understand the payment will be mailed in batches over a five (5) to six (6) week period. There is no order by which to know or project which batch a specific person will be included in.

The actual amount of the checks may not be \$300 because the Maine Legislature appropriated a set amount which will be divided evenly across the number of eligible Mainers. The current projection of possible eligible Mainers is between 525,000 to 535,000 individuals.

TOP SCAMS TARGETING SENIORS

1. Zoom Phishing Emails: Con artists send out emails or social messages with the Zoom logo telling you to click on a link as your account has been suspended or you missed an event. Clicking on the link allows them to download malicious software onto your computer or access your personal information. Never click on links in unsolicited emails or social media messages.

2. COVID-19 Vaccination Card Scams: Scammers immediately pounced on people who got a vaccine and posted selfies on social media showing their vaccination card. Scammers now have valuable data for identity theft.

3. Phony Online Shopping Websites: Phony retail websites look more real today than ever before. The scheme is to get you to click on the ad, see stuff you like at a great price and enter your credit card information. You can check the go to the URLS of trusted shopping websites (/money/scams-fraud/info-2019/online-shopping.html) or check online reviews as well as the company’s track record via the Better Business Bureau’s online directory (bbb.org).

BITS & PIECES

MAR BUSINESS OFFICE

Our normal office hours are Monday through Thursday 9:00 am through 4:00 pm. We are closed on all state and federal holidays.

UPCOMING SCHEDULED OFFICE CLOSINGS

Thursday, November 25, 2021.....Thanksgiving Day
Christmas and New Year are on Fridays - MAR is closed

Monday, January 18, 2022MLK Day

Monday, February 15, 2022President's Day

MainePERS BENEFIT PAYMENT & ADVICE OF DEPOSIT MAILING DATES

November 29, 2021

December 30, 2021

January 28, 2022

February 25, 2022

March 30, 2022

DO WE HAVE YOUR CORRECT EMAIL ADDRESS?

If you would like information in a more real-time manner, please provide MAR your correct email address. If you are unsure if MAR has your correct address or would like to add your email address to your MAR information, please contact us at (207) 582-1960 or email us at mar@maineretirees.org.

CIGNA has made access to a website that can locate programs and services, like free or low-cost housing, food, education, transportation and more, available to anyone in a given community. Here's how it works: Visit cignacommunity.findhelp.com and enter a zip code to obtain further information.

MAR NEEDS YOUR HELP!

Do you know any public service retirees who are not members of MAR? Please give us their names and addresses and we will send them a recruitment packet! Let them know what MAR has to offer or give them our website www.maineretirees.org to learn more about MAR.



OPPORTUNITIES

GREATER PORTLAND AREA. Comfort Keepers is always looking for active, loving, kind-hearted retirees who may be interested in meaningful work as a non-medical caregiver. Earn extra income while helping older adults stay safe and secure in the comfort of their homes. Our simple training program helps all of our caregivers provide quality, compassionate, non-medical support in the person's home. Providing 1:1 care makes this a wonderful way to enrich a senior's life. Part/full time available. With short commutes and flexible schedules, this opportunity really is designed for that caring and compassionate retiree. Please visit us on line at ckmainejobs.com to complete an application or call (207) 885-9600 to learn more.

FRENCH AND ARCADIAN GENEALOGY. The City of Auburn has a large library on French and Arcadian Genealogy which includes over 1,000 Maine obituaries for people of French descendants. The library is called Maine Franco-American Genealogy Society. The library is looking for volunteers and offers beginner classes on genealogy research. The library is located at 217 Turner Street, Auburn, Maine and is open every Wednesday from 1:00 pm to 8:00 pm or by appointment. Please call the library if you are interested in becoming a volunteer or want more information at (207) 786-3327.

FIRST STUDENT BATH. Now hiring school bus drivers with competitive starting pay, \$1,500 signing bonus, CDL training and no prior experience needed. For more information call 207-626-5569.

ASSESSMENT ADMINISTRATORS. Seeking motivated individuals to proctor in-school assessment with fourth and eighth grade students for the National Assessment Educational Progress. Must be available to work the specified data collection period of January 24th to March 4, 2022. This is a part-time, temporary position. For more information, visit <http://www.WorkNASP.com> and provide your name and email address.

FACEBOOK NEWS

Did you know Facebook has made it easy to find government officials, civic activities, etc. Go to facebook.com/townhall and enter the town where you live and you'll be able to see federal, state and local officials. What's more, you'll be able to get their contact information with just a click of a button.



TECHNOLOGY CORNER

by Lisa Blue

Autumn has finally arrived, bringing bright colors, crisp mornings, and new technology. Every year at this time technology giants Microsoft and Apple release new devices and software. This year brings Windows 11 and Mac OS Monterey. Both are lovely upgrades bringing better, more intuitive design and security features. The question, though, is should you install it?

WINDOWS 11

As a basic overview of Microsoft's attempt to improve the design and usability of Windows 10, it thus far seems successful. It has done away with clutter on the bottom taskbar, and has included new window layouts to manage multitasking. It also has more features to support dual monitors. Performance is also improved with the software's new focus on open active windows, rather than background services. This lends to less slowness when shifting between tabs, windows, or open programs.

MAC OS MONTEREY

Apple's contribution to the season show a very strong feature expansion to both security and device sharing. For starters the OS will feature two new security options that will improve anonymity. The **Hide my Email** option allows you to create a random email address that is forwarded to your email account, so you do not have to give out your real email address when you sign up for a newsletter. The Safari web browser will also offer Intelligent Tracking with its **Hide IP Address** option. This prevents trackers and websites from seeing your IP address.

The device sharing features are really stretching their legs with this upgrade. When this update hits later this fall users will be able to use the same keyboard and mouse across all their Apple devices without disconnecting and re-connecting them or pressing any buttons. If you place a Mac and an iPad next to each other, for example, and you can move the cursor from Mac's screen to the iPad's and then start typing in an iPad app using your Mac's keyboard. You can also drag and drop content between two different Macs without any additional setup.

SHOULD I UPGRADE

As tempting as it may be to immediately go and hit the download or upgrade button, you might want to take your time. It is important to verify your machine can handle such an upgrade. For Windows 11, you need to have a computer that is four years or newer, and is 64-bit only. To see if your computer is compatible, Microsoft has a tool called PC Health Check app available from their app store. However, if it does meet the needed specs, you may want to wait a few weeks or months until the first few patches and bug fixes are released. The good news is that you can roll back to Windows 10 up to ten days after you install the upgrade.

Mac OS Monterey will only install on machines newer than 2012. You also need enough hard drive space for the installer (12GB), then at least 30GB or more for the actual OS to live on

the machine. Go to <https://www.apple.com/macOS/monterey/> for more specs.

If you have any questions, you can contact me at the MAR office at: (207) 582-1960.

ACCOMPLISHMENTS

MAR is building a booklet of member Accomplishments and the current booklet was shared at the MAR Regional Meetings. MAR is eager to expand the booklet and encourage members to submit their accomplishments while working in Maine public service to MAR@maineretirees.org.

Below is a 1980 poem from an Aroostook County member, Wilbur Labbe, which will be included in the booklet. MAR hopes you enjoy his poem.

NUMBER ONE

I am strong, I'm unique
Debonair, a winner and chic
You could never be better than me
I feel high, I feel great
In the annals of time I will rate
I'm so proud of all that I've done
It feels great to be number one

Number one, it's such fun, it's such fun to be number one Riding
around in life's merry-go-round
Laughing away in the fun
Number one it's such fun, it's such fun to be second to none
I really feel I've got wings on my heel
It feels great to be number one

I don't need drugs or speed
To live the full life that I need
No cigarette no alcohol
I've got stars in my eyes
Got a dream I know I'll realize
Got an image that I appreciate
That's why I'm feeling so great

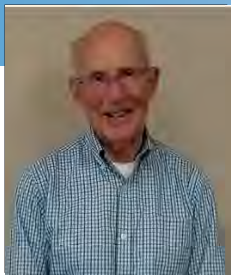
I've got style, I've got shine
Got a dream I know will be mine
All that I am I tell you no lie
I'm really a wonderful guy
I can dance I can sing
I can do most any things
I've never weak I's always be strong
And I choose to live in this song





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Farmingdale, Maine 04344

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MESSAGE FROM MAR PRESIDENT

O wild West Wind, thou breath of Autumn's being,
Thou, from whose unseen presence the leaves dead
Are driven, like ghosts from an enchanter fleeing...

The trumpet of a prophecy! O, Wind,
If Winter comes, can Spring be far behind.

(Ode to the West Wind by Percy Bysshe Shelle)

It can be of no surprise that no one to my knowledge has written an ode to a nor'easter. No nor'easter could ever "make me thy lyre." Here it is November, the second month in the transition from summer to winter. November also marks the beginning of the Thanksgiving to Christmas and New Year's celebrations. MAR is ready for whatever befalls us, serving and advocating for our members. We will have our eye on the legislature as it reconvenes in January and takes up bills of interest to us that were carried over. We continue to monitor the meetings of the Board of Trustees of MainePERS.

As you probably know, Dr. Rebecca M. Wyke is now the Chief Executive Officer of MainePERS. She has set some emerging goals for MainePERS over the next three to five years including: (1) Preservation of the Trust Fund; (2) Security and integrity of information systems; (3) Cultivation of a "member-centric" organization; and, (4) Development of stakeholder relations. At the end of October, Barbara and I met with Dr. Wyke, speaking with her of the mission and work of our organization and discussing with her the issues of major concern to public service retirees —Cost of Living Adjustment, Medicare Part B premium, the Government Pension Offset, the Windfall Elimination Provision, the taxation by Maine of our pensions, and our wish for a seat on the Board of Trustees.

Stay strong, stay safe, reach out to family and friends.

Happy Holidays!

Bill Laubenstein